

PROFILE: BANKING - OPERATIONS MANAGEMENT / HR & TRAINING

Enriched skills in **Operations Management & Human Resource Administration** with a demonstrated history of working in the startup entities as well as the world class organization. Skilled in Banking Operations, Business Operations, Talent Acquisition, Talent Management, Training and Development, Monetary Negotiations etc., Proficiency in closely working with businesses, understanding the organizational needs and experience of implementing procedures & service standards for business excellence.

EXPERTISE IN

- ▶ CAPS, CARDNET, FINACLE, PRIME
- ▶ BMC REMEDY - CRM
- ▶ SIEBEL - CRM

EDUCATION

- ▶ **B.Com** , Victoria College, Calicut University, Kerala, INDIA
- ▶ **Course Completed: Bachelor of Law (LLB)**, Calicut University, Kerala, INDIA

Trainings:

- ▶ Anti-Money Laundering
- ▶ Fraud Management
- ▶ Risk Management
- ▶ Business Excellence

PROFESSIONAL HIGHPOINTS

[Current] Responsible for performance of card application processing related functions in card operations whilst ensuring that the activities are carried out with maximum efficiency, security and control in accordance with the established procedures and agreed service standards.

[Current] Classifying fraud requests or any irregularities during processing, and take necessary steps to protect the Bank's interests.

[Current] Maintain both efficiency and quality in service delivery. Understand and adapt to changing technological advances in card operations.

[Current] Ability to handle exceptional processes / large volume of business & maintain service delivery.

[Previous] Effective Sourcing skills, Excellent Presentation Skills, Interviewing skills, interacting with clients and Client Servicing. Delivery of HR induction module to new starters.

[Previous] Responsible for HR function in recruiting and administration within the company. Coordinating with the recruitment and selection procedures.

RAKBANK – OPERATIONS MANAGEMENT (DUBAI, UAE)

OPERATIONS ASSISTANT – CARD OPERATIONS (May 2018 - Present)

KEY ASSIGNMENTS:

- ▶ Processing of card applications and performance of all prescribed activities from receipt of application till approval of card application in the Card Application Processing System (CAPS).
- ▶ Maintain stringent security over control of pending / pipeline applications / documents by strict adherence to control policies and procedures.
- ▶ Deliver efficient and quality services to both internal and external customers that meet or exceed agreed service standards.
- ▶ Uphold inflexible security over control on archival/retrieval of cardholder mandate files under dual custody by strict adherence to control policies and procedures.
- ▶ Resolution of all customers issues / enquires relating to Pre-issuance and channel feedback into process improvements.
- ▶ Ensure the validity of customer requests/instructions before processing them and/or updating on CAPS, CARDNET and FINACLE and / or card system.
- ▶ Process card application and customer instructions as per set out procedures.

KEY AREA -1: (PRE ISSUANCE)

- ▶ Responsible for the performance of New Accounts, including all activities required to processing of credit card applications, data capturing, verification and document verification in the system.
- ▶ Follow-up of incomplete application/pending documents, return of reject/pending documents to the source, call back of fax back supplementary card applications.
- ▶ Resolution of all customer issues and enquiries relating to new accounts and channel feedback into process improvements.
- ▶ Processing of Pre-Paid Card applications and performance of all prescribed activities in the CardNet, Including document verification, data capturing, approving and issuing the card codes in the system.
- ▶ Perform any other additional/temporary responsibilities as assigned by Accounts Supervisor (Login, Archival & CRU).
- ▶ Ability to identify possible fraud requests or any irregularities during processing, and take necessary steps to protect the Bank's interests. Maintain both efficiency and quality in service delivery. Understand and adapt to changing technological advances in card operations.

KEY AREA -2: (POST ISSUANCE)

- ▶ Handling enquiries and processing the customer's Applications through various channels like Phone banking, Digital banking, Branches, CRU and updating the same in the CTS and CAPS.
- ▶ Processing of diversified functions within Card Maintenance unit like cards cancellations, replacements, re-issue, renewals, limit enhancement, card upgrade, card downgrade, card blocking.
- ▶ Efficiently and effectively process the customer requests including escalated cases in accordance with Bank's operating procedures.
- ▶ Ensure that the allotted work is completed as per the guidelines and adhere to the quality standards set by bank to ensure 100% customer satisfaction.
- ▶ Active participation in Quality/Process improvement discussions with the higher official.

HR – ADMINISTRATION, RECRUITMENT & LEGAL – EXECUTIVE (DUBAI, UAE)

FREELANCER (Aug 2013 – Feb 2018)

Key Profile: A self-starter and passionate human resource professional with a proven ability to deliver results. I have a good background in all facets of talent acquisition, human resources and team leadership. I am passionate about achieving goals and making a positive impact.

- ▶ Manage and support day to day requirements of the Human Resources in the Medical/Hospital business scope.
- ▶ Provide support and advice in the various human resources functions, which include recruitment, staffing, legal and employee counselling.
- ▶ Advise management and staff on UAE Labor law regulations and compliance.
- ▶ Provide advice, assistance, and follow-up on medical staffing policies, procedures and documentations.
- ▶ Administer and explain benefits to employees, serve as liaison between new hires and overseas employers.
- ▶ Draft routine correspondence, letters and memos for approval from Managerial levels.
- ▶ Perform specific research/investigation into operational issues as requested by overseas employers.

ACCENTURE SERVICES PVT. LTD., BANGALORE

Training Administrator, E-Learning (May 2007 – Jan 2009)

Key Profile: Chiefly responsible to provide timely, accurate and relevant training, manage client accounts, as per the global training standards.

- ▶ Analyze issues and be able to complete / close non-complex calls with minor assistance or determine if call needs to be escalated to Tier 2 team.
- ▶ Research and test product problems, bugs and user configurations with supervision from senior analysts, specialists and developers.
- ▶ Assist with troubleshooting various operating systems, hardware platforms and software including streaming video and audio networks along with analyzing and troubleshooting desktop, application errors and network problems with assistance from leads.
- ▶ Provide first point of contact and other support during business and non-business hours as warranted by customer needs and ALSS Solution Center support operations response time commitments.
- ▶ Experience dealing with a high volume of customers on a daily basis by maintaining a courteous, friendly, and professional, customer service oriented manner at all times.
- ▶ Clarify customer issues; probe for and confirm understanding of problem.
- ▶ Prepare complete and accurate work and update customer file
- ▶ Create call ticket in tracking database and assume responsibility for the integrity, quality and maintenance of call / customer data.
- ▶ With supervisory assistance, be able to prepare and/or deliver learning admin materials such as content for on-line support or user training.
- ▶ Support tools such as learning management application mail box (System Generated Messages and Action Items.)
- ▶ Participate in the implementation of process improvements in team operations.

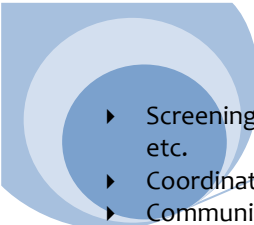
Curriculum Courses at Work:

- ▶ Personal Responsibility - Living the Code
- ▶ Workplace Harassment Awareness
- ▶ Ethics and Compliance - Confidential! Protecting Assets and Information
- ▶ Ethics and Compliance - Avoiding Insider Trading
- ▶ Effective Communication Skills
- ▶ Interacting with the Customer
- ▶ The Individual's Role in a Team
- ▶ Teamwork and Emotional Intelligence
- ▶ Planning Effective Business Meetings, Leading Effective Business Meetings
- ▶ Managing the Quality of the Customer Support Service Center
- ▶ Managing Conflict, Stress, and Time
- ▶ Managing Through the Change
- ▶ Understanding Processes

ADVANCED BUSINESS SOLUTIONS., BANGALORE (STARTUP ENTITY)

HR Assistant/ Recruitment Advisor (Sep 2006 – May 2007)

- ▶ Decision making on the most effective sourcing channel depending upon client requirements
- ▶ Sourcing through job portals, candidate referrals, tie-ups with educational institutions etc

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- ▶ Screening candidates by conducting telephonic interviews, group discussions, face-to-face interviews camps interviews etc.
 - ▶ Coordinating interviews of candidates with clients, getting feedback on candidate performance.
 - ▶ Communicating the client feedback to candidates promptly.
 - ▶ Ensuring client satisfaction by maintaining the required TAT and quality as well as improving candidate services.
 - ▶ Understanding Client Company in terms of their business as well as their manpower requirements.
 - ▶ Deciding on the most effective sourcing channel depending upon client requirements
 - ▶ Daily involvement in operations to ensure and effective execution of account activity.
 - ▶ Support tools such as learning management application mail box (System Generated Messages and Action Items.)
 - ▶ Participate in the implementation of process improvements in team operations.

TECHNICAL/SOFT SKILLS

- ▶ Diploma in Computer Application (DCA) Ms Office, Microsoft Word, Excel, PowerPoint,
- ▶ LMS Suites: Sum Total Platform, Click2Learn Platform
- ▶ CRM Tools: BMC Remedy 7, Siebel 7.5

Marital Status: MARRIED **Languages:** English, Hindi, Malayalam, Tamil & Kannada ~ **Nationality:** Indian

~ References Available Upon Request ~